IN THE CLAIMS:

This listing of claims replaces all prior versions, and listings, of claims of this application:

Listing of Claims:

1.   (Currently amended)   A method of processing a tax return, comprising:

receiving tax information associated with a taxpayer, wherein the tax information is in a plurality of media formats;

converting the tax information into a common electronic format;

determining if the tax information is sufficient to generate a tax return therefrom; and

processing the tax information to generate a tax return if the tax information has been determined to be sufficient.

2.   (Original)   The method of Claim 1, wherein the formats comprise text stored on a paper-based source document and/or digital information.

3.   (Original)   The method of Claim 1, wherein receiving the tax information comprises:

downloading the tax information from a repository having at least some of the tax information stored thereon.

4.   (Original)   The method of Claim 1, wherein receiving the tax information comprises:

receiving a machine-readable document that is completed by the taxpayer to include at least some of the tax information.

5.   (Original)   The method of Claim 1, wherein receiving the tax information comprises:

receiving at least some of the tax information from the taxpayer via an input device.

6. (Original) The method of Claim 1, further comprising:

presenting the taxpayer with options for receiving value if the taxpayer is entitled to a tax refund; and

presenting the taxpayer with options for paying a tax if the taxpayer owes the tax.

7. (Original) The method of Claim 6, further comprising:

establishing an account with a financial institution if the taxpayer is entitled to a tax refund.

8. (Original) The method of Claim 1, wherein determining if the tax information is sufficient to generate a tax return therefrom comprises:

evaluating the accuracy of the tax information; and

confirming the accuracy of the tax information with the taxpayer.

9. (Original) The method of Claim 1, wherein determining if the tax information is sufficient to generate a tax return therefrom comprises:

determining if any of the tax information is irrelevant; and

discarding any tax information determined to be irrelevant.

10. (Original) The method of Claim 1, further comprising:

presenting at least one alternative tax strategy to the taxpayer.

11. (Original) The method of Claim 1, further comprising:

presenting a targeted advertisement to the taxpayer.

12. (Original) The method of Claim 1, further comprising:

providing communication access to a person who specializes in tax preparation in real time.

13. (Original) The method of Claim 1, further comprising:

identifying the taxpayer using biometrics.

14. (Original) A method of processing a tax return, comprising:

receiving tax information associated with a taxpayer;

determining if the tax information is sufficient to generate a tax return therefrom;

processing the tax information to generate a tax return if the tax information has been determined to be sufficient;

presenting the taxpayer with options for receiving value if the taxpayer is entitled to a tax refund; and

presenting the taxpayer with options for paying a tax if the taxpayer owes the tax.

15. (Original) The method of Claim 14, wherein presenting the taxpayer with options for receiving value comprises:

filing the tax return electronically;

dispensing the tax refund to the taxpayer in cash if the tax refund is below a threshold value;

issuing a check or money order to the taxpayer if the tax refund is not below the threshold value and/or

issuing a government authorized check to the taxpayer.

16. (Original) The method of Claim 14, wherein presenting the taxpayer with options for receiving value comprises:

filing the tax return electronically; and

receiving an instrument of value associated with a merchant.

17. (Original) The method of Claim 14, wherein presenting the taxpayer with options for receiving value comprises:

filing the tax return electronically;

arranging for a refund anticipation financial instrument;

dispensing a spendable asset to the taxpayer from the refund anticipation financial instrument.

18. (Original) The method of Claim 14, wherein presenting the taxpayer with options for paying the tax comprises:

filing the tax return electronically; and

paying the tax via cash, credit/debit card, and/or an electronic transfer of funds.

19. (Original)   The method of Claim 14, wherein presenting the taxpayer with options for paying the tax comprises:

printing the tax return at the time of preparation for subsequent filing by the taxpayer.

20. (Original)   The method of Claim 14, wherein the tax information is in a plurality of formats, the method further comprising:

converting the tax information into a common electronic format.

21. (Original)   The method of Claim 14, further comprising:

establishing an account with a financial institution if the taxpayer is entitled to a tax refund.

22. (Original)   The method of Claim 14, wherein determining if the tax information is sufficient to generate a tax return therefrom comprises:

evaluating the accuracy of the tax information; and

confirming the accuracy of the tax information with the taxpayer.

23. (Original)   The method of Claim 14, wherein determining if the tax information is sufficient to generate a tax return therefrom comprises:

determining if any of the tax information is irrelevant; and

discarding any tax information determined to be irrelevant.

24. (Original)   The method of Claim 14, further comprising:

presenting at least one alternative tax strategy to the taxpayer.

25. (Original)   The method of Claim 14, further comprising:

presenting a targeted advertisement to the taxpayer.

26. (Original)   The method of Claim 14, further comprising:

providing communication access to a person who specializes in tax preparation in real time.

27.   (Original)   The method of Claim 14, further comprising:
identifying the taxpayer using biometrics.

28.   (Original)   A method of processing a tax return, comprising:
receiving tax information associated with a taxpayer;
determining if the tax information is sufficient to generate a tax return therefrom;
processing the tax information to generate a tax return if the tax information has been determined to be sufficient; and
establishing an account with a financial institution if the taxpayer is entitled to a tax refund.

29.   (Original)   The method of Claim 28, wherein the account with the financial institution is a conventional bank account.

30.   (Original)   The method of Claim 28, wherein the account with the financial institution is a transitory bank account for holding a refund anticipation loan.

31.   (Original)   The method of Claim 28, wherein the account with the financial institution comprises a savings purse that can only be accessed via a visit to the financial institution and a spending purse that can be accessed via a debit card, automatic teller machine (ATM) card, and/or a credit card.

32.   (Original)   The method of Claim 28, wherein the tax information is in a plurality of formats, the method further comprising:
converting the tax information into a common electronic format.

33.   (Original)   The method of Claim 28, further comprising:
presenting the taxpayer with options for receiving value if the taxpayer is entitled to a tax refund; and

presenting the taxpayer with options for paying a tax if the taxpayer owes the tax.

34. (Original) The method of Claim 28, wherein determining if the tax information is sufficient to generate a tax return therefrom comprises:

evaluating the accuracy of the tax information; and

confirming the accuracy of the tax information with the taxpayer.

35. (Original) The method of Claim 28, wherein determining if the tax information is sufficient to generate a tax return therefrom comprises:

determining if any of the tax information is irrelevant; and

discarding any tax information determined to be irrelevant.

36. (Original) The method of Claim 28, further comprising:

presenting at least one tax strategy to the taxpayer.

37. (Original) The method of Claim 28, further comprising:

presenting a targeted advertisement to the taxpayer.

38. (Original) The method of Claim 28, further comprising:

providing communication access to a person who specializes in tax preparation in real time.

39. (Original) The method of Claim 28, further comprising:

identifying the taxpayer using biometrics.

40. (Currently amended) A method of processing a tax return, comprising:

receiving tax information associated with a taxpayer;

evaluating the accuracy of the tax information;

confirming the accuracy of the tax information with the taxpayer; ~~and~~

processing the tax information to generate a tax return;

presenting the taxpayer with options for receiving value if the taxpayer is entitled to a tax refund; and

presenting the taxpayer with options for paying a tax if the taxpayer owes the tax.

41.   (Original)   The method of Claim 40, wherein evaluating the accuracy of the tax information comprises:

determining if any of the tax information is missing;

determining if any of the tax information is inconsistent;

determining if any of the tax information is incorrect; and/or

determining if any of the tax information is irrelevant.

42.   (Original)   The method of Claim 41, further comprising:

querying the taxpayer to obtain new tax information to remedy any of the missing, inconsistent, and/or incorrect tax information.

43.   (Original)   The method of Claim 40, wherein confirming the accuracy of the tax information comprises:

displaying the tax information for the taxpayer; and

receiving confirmation from the taxpayer that the tax information is correct.

44.   (Original)   The method of Claim 40, wherein the tax information is in a plurality of formats, the method further comprising:

converting the tax information into a common electronic format.

45.   (Canceled)

46.   (Original)   The method of Claim 45, further comprising:

establishing an account with a financial institution if the taxpayer is entitled to a tax refund.

47.   (Original)   The method of Claim 40, further comprising:

presenting at least one alternative tax strategy to the taxpayer.

48.   (Original)   The method of Claim 40, further comprising:

presenting a targeted advertisement to the taxpayer.

49.   (Original)   The method of Claim 40, further comprising:

providing communication access to a person who specializes in tax preparation in real

time.

50.   (Original)   The method of Claim 40, further comprising:

identifying the taxpayer using biometrics.

51.   (Currently amended)   A system for processing a tax return, comprising:

means for receiving tax information associated with a taxpayer, wherein the tax

information is in a plurality of media formats;

means for converting the tax information into a common electronic format;

means for determining if the tax information is sufficient to generate a tax return

therefrom; and

means for processing the tax information to generate a tax return if the tax

information has been determined to be sufficient.

52.   (Original)   A system for processing a tax return, comprising:

means for receiving tax information associated with a taxpayer;

means for determining if the tax information is sufficient to generate a tax return

therefrom;

means for processing the tax information to generate a tax return if the tax

information has been determined to be sufficient;

means for presenting the taxpayer with options for receiving value if the taxpayer is

entitled to a tax refund; and

means for presenting the taxpayer with options for paying a tax if the taxpayer owes

the tax.

53.   (Original)   A system for processing a tax return, comprising:

means for receiving tax information associated with a taxpayer;

means for determining if the tax information is sufficient to generate a tax return therefrom;

means for processing the tax information to generate a tax return if the tax information has been determined to be sufficient; and

means for establishing an account with a financial institution if the taxpayer is entitled to a tax refund.

54.   (Currently amended) A system for processing a tax return, comprising:

means for receiving tax information associated with a taxpayer;

means for evaluating the accuracy of the tax information;

means for confirming the accuracy of the tax information with the taxpayer; and

means for processing the tax information to generate a tax return;

means for presenting the taxpayer with options for receiving value if the taxpayer is entitled to a tax refund; and

means for presenting the taxpayer with options for paying a tax if the taxpayer owes the tax.

55.   (Currently amended) A computer program product for processing a tax return, comprising:

a computer readable storage medium having computer readable program code embodied therein, the computer readable program code comprising:

computer readable program code configured to receive tax information associated with a taxpayer, wherein the tax information is in a plurality of media formats;

computer readable program code configured to convert the tax information into a common electronic format;

computer readable program code configured to determine if the tax information is sufficient to generate a tax return therefrom; and

computer readable program code configured to process the tax information to generate a tax return if the tax information has been determined to be sufficient.

56.   (Original)   A computer program product for processing a tax return, comprising:

a computer readable storage medium having computer readable program code embodied therein, the computer readable program code comprising:

computer readable program code configured to receive tax information associated with a taxpayer;

computer readable program code configured to determine if the tax information is sufficient to generate a tax return therefrom;

computer readable program code configured to process the tax information to generate a tax return if the tax information has been determined to be sufficient;

computer readable program code configured to present the taxpayer with options for receiving value if the taxpayer is entitled to a tax refund; and

computer readable program code configured to present the taxpayer with options for paying a tax if the taxpayer owes the tax.

57.   (Original)   A computer program product for processing a tax return, comprising:

a computer readable storage medium having computer readable program code embodied therein, the computer readable program code comprising:

computer readable program code configured to receive tax information associated with a taxpayer;

computer readable program code configured to determine if the tax information is sufficient to generate a tax return therefrom;

computer readable program code configured to process the tax information to generate a tax return if the tax information has been determined to be sufficient; and

computer readable program code configured to establish an account with a financial institution if the taxpayer is entitled to a tax refund.

58.   (Currently amended) A computer program product for processing a tax return, comprising:

a computer readable storage medium having computer readable program code embodied therein, the computer readable program code comprising:

computer readable program code configured to receive tax information associated with a taxpayer;

computer readable program code configured to evaluate the accuracy of the tax information;

computer readable program code configured to confirm the accuracy of the tax information with the taxpayer; and

computer readable program code configured to process the tax information to generate a tax return;

computer readable program code configured to present the taxpayer with options for receiving value if the taxpayer is entitled to a tax refund; and

computer readable program code configured to present the taxpayer with options for paying a tax if the taxpayer owes the tax.

59.   (Original)   A method of processing a tax return, comprising:

receiving tax information associated with a taxpayer, wherein the tax information is in a plurality of formats;

converting the tax information into a common electronic format;

determining if the tax information is sufficient to generate a tax return therefrom;

processing the tax information to generate a tax return if the tax information has been determined to be sufficient;

presenting the taxpayer with options for receiving value if the taxpayer is entitled to a tax refund; and

presenting the taxpayer with options for paying a tax if the taxpayer owes the tax.

60.   (Original)   The method of Claim 59, wherein the formats comprise text stored on a paper-based source document.

61.   (Original)   The method of Claim 59, wherein receiving the tax information comprises:

scanning the paper-based source document.

62.   (Original)   A system for processing a tax return, comprising:

an input device that is configured to receive tax information associated with a taxpayer, wherein the tax information is in a plurality of formats;

a format conversion module that is configured to convert the tax information into a common electronic format;

a data verification module that is configured to determine if the tax information is sufficient to generate a tax return therefrom;

a tax preparation module that is configured to process the tax information to generate a tax return if the tax information has been determined to be sufficient;

a refund options module that is configured to present the taxpayer with options for receiving value if the taxpayer is entitled to a tax refund; and

a payment options module that is configured to present the taxpayer with options for paying a tax if the taxpayer owes the tax.

63.   (Original)   A method of initiating a financial transaction, comprising:

scanning at least one financial document;

converting information on the at least one financial document into an electronic format;

determining if the information is sufficient to initiate the financial transaction; and

initiating the financial transaction if the information has been determined to be sufficient.

64.   (Original)   The method of Claim 63, wherein the financial transaction is a loan.

65.   (Original)   The method of Claim 64, wherein the loan is a tax refund anticipation loan.

66.   (Original)   The method of Claim 63, wherein the financial transaction is the establishment of an account with a financial institution.

67.   (Original)   The method of Claim 63, wherein the financial transaction is payment of a personal and/or real property tax.

68.   (Currently amended)   A method of processing a tax return, comprising:

scanning a tax return that has been filed with a revenue authority;

converting information on the tax return into an electronic format;

determining if the tax return contains any errors; ~~and~~

generating an amended tax return if any errors are determined;

presenting the taxpayer with options for receiving value if the taxpayer is entitled to a

tax refund; and

presenting the taxpayer with options for paying a tax if the taxpayer owes the tax.

69.   (Original)   The method of Claim 68, further comprising:

presenting any errors that are determined to a taxpayer; and

receiving input from the taxpayer responsive to the presentation of the errors.

70.   (Canceled)